

## Important Information



CHIP - Toll-Free  
1-877-KIDSNow  
(1-877-543-7669)



CHIP E-mail  
[chip@state.mt.us](mailto:chip@state.mt.us)

CHIP Website  
[www.chip.state.mt.us](http://www.chip.state.mt.us)



CHIP  
P.O. Box 202951  
Helena, MT 59620-2951



BlueCHIP  
Blue Cross Blue Shield of  
Montana  
1-800-447-7828 extension  
8647



Fall 2002



## Keeping CHIP Families Informed

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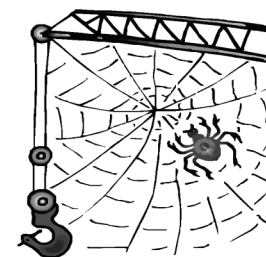
## CHIP Funding



You've probably heard about budget cuts in the Department of Public Health and Human Services. We won't know exactly how these cuts might affect CHIP until the end of April 2003 when the legislative session is over. We are not making any changes in CHIP enrollment or benefits now. We feel confident that CHIP will continue to insure Montana children, and we are moving ahead with business as usual.

When you receive your renewal application (about 10 months after you sent in your last application), please mail it in on time so there will be no break in your children's insurance.

## What's New!



The CHIP web page has a new address and it is [www.chip.state.mt.us](http://www.chip.state.mt.us). Here are some of the things you can find there:

- List of CHIP Dentists
- Dental Care and Eyeglasses for Children in CHIP
- CHIP Enrollee Survey Results and Analysis

## Did You Know?

### Seeing a Dentist

Over 10,000 children had CHIP in 2001. Only about half of those children saw a dentist last year. Is your child one of them? Taking care of your child's teeth now helps to prevent cavities and other problems in the future. Call today to set up a dental appointment for your child!

### Dental Limit

CHIP will pay for up to \$412 in dental services for each child in a benefit year (October 1 - September 30). Families are responsible for paying for any dental services over that amount.

### Accidents

If your child has an accident with injury to their teeth or gums the bill may be paid as a medical benefit instead of a dental benefit. Call Blue Cross Blue Shield at 1-800-447-7828 ext. 8647 when your child has any accident that requires care.

### Wisdom Teeth

CHIP will pay if a child needs wisdom teeth pulled. We will pay for services up to the \$412 Dental Limit.



## CHIP Survey Results

Because we want to know what you think, every year we send out surveys to randomly selected families whose children have CHIP. Over 400 families responded this year and we thought you'd be interested in hearing some of what they told us. Ratings for Understanding and Satisfaction were on a scale from one to ten; ten was the best rating.



### Understanding

- ♦ 81% rated their understanding of CHIP between seven and ten

### Satisfaction

- ♦ 97% rated their satisfaction with CHIP between seven and ten
- ♦ 85% rated their child's health care provider between seven and ten
- ♦ 81% rated their child's dental care between seven and ten

### Care in the last six months

- ♦ 76% said their child received medical care at a provider's office or clinic.
- ♦ 50% said their child received dental care.
- ♦ 29% said their child had at least one preventive visit (well child check-ups, shots, etc.).

## Dental Benefits

Families who responded to our survey told us their concerns about CHIP dental benefits. Here are families' concerns and how we are addressing them.

### Some families said they had difficulty finding a dentist who accepts new CHIP patients.

- ♦ Getting an appointment with a dentist can be difficult. This is true for many Montana families, whether they have dental insurance or not. Thirty-six Montana counties have been designated as "Dental Health Professional Shortage Areas" by the federal government because there are too few dentists to meet the needs of families in their area.
- ♦ However, there are more than 200 dentists who provide care for children with CHIP. A current list of those dentists and their policies for accepting new CHIP patients is included with this mailing. We update this list monthly and mail it to families whose children are getting enrolled or re-enrolled in CHIP. We also put the list on our web site ([www.chip.state.mt.us](http://www.chip.state.mt.us), click on current CHIP families button).
- ♦ Ask your family dentist if he or she would like to be a CHIP provider. Many of our dentists became providers because their patients asked them. Your dentist can call our office for information on how to apply.

### Some families said that the yearly \$412 dental limit was not enough to cover the care their child needed.

- ♦ Four out of five children who saw a dentist last year did not use their full dental benefit. However, we are concerned about the children who met the limit and needed more dental services. We would like to increase the dental benefit but can't do so now because of limited funding. We will continue to review the use of dental benefits and if we get additional funding, we will consider increasing the dental limit.

### Other families said it was difficult keeping track of how close their child was to reaching the \$412 limit. Some families wanted a list of charges to be sure their children received the care that was billed to CHIP.

- ♦ We will soon be sending an Explanation of Benefits (EOB) for all eyeglasses and dental services billed to CHIP. (See the next article for more details.)

A full copy of the CHIP Enrollee Survey Results and Analysis is on our website at [www.chip.state.mt.us](http://www.chip.state.mt.us), click on the Reports button.

## Explanation of Benefits for Eyeglasses and Dental Services

Beginning November 1st we will send an Explanation of Benefits (EOB) to families whose children had eyeglasses and dental claims within the last month. The EOB will show the services provided, how much we were charged and how much we paid. It will also show the discount your child received from your CHIP dentist or eyeglasses provider.

The dental EOB will also show the total amount we've paid for dental services for your child since the start of the benefit year (October 1st). This will make it easier for you to know how close your child is to reaching the \$412 yearly limit for dental services.



The EOB is not a bill. Please call our office if you have questions.

1-877-KidsNow